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## NOTICE OF ALLOWANCE AND FEE(S) DUE

22852

7590

02/01/2010

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER  
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WASHINGTON, DC 20001-4413

EXAMINER

LE, LINH GIANG

ART UNIT

PAPER NUMBER

3686

DATE MAILED: 02/01/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/790,145	03/02/2004	Mitzi R. Hall	08324.0005-00000	3036

TITLE OF INVENTION: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	05/03/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE** OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

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B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

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A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER:** Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

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22852 7590 02/01/2010

**FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER**  
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 901 NEW YORK AVENUE, NW  
 WASHINGTON, DC 20001-4413

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(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/790,145	03/02/2004	Mitzi R. Hall	08324.0005-00000	3036

**TITLE OF INVENTION: SYSTEM AND METHOD FOR PROCESSING INSURANCE CLAIMS**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	05/03/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
LE, LINH GIANG	3686	705-004000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_  
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_  
 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee  
☐ Publication Fee (No small entity discount permitted)  
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4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_  
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This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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EXAMINER	
LE, LINH GIANG	
ART UNIT	PAPER NUMBER
3686	

DATE MAILED: 02/01/2010

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1110 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1110 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability****Application No.**

10/790,145

**Applicant(s)**

HAIL ET AL.

**Examiner**

MICHELLE LE

**Art Unit**

3686

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Amendment filed 7/20/09.
2. ☒ The allowed claim(s) is/are 1, 3-4, 6-12, 14-21, 23-36.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of the:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.  
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached  
1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.  
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.  
**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date 20040706
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

/M. L./  
Examiner, Art Unit 3686

## **DETAILED ACTION**

### ***Notice to Applicant***

1. This communication is in response to Amendment and Remarks filed 7/20/09.

Claims 1, 3-4, 6-12, 14-21, and 23-36 remain pending for examination.

### ***Information Disclosure Statement***

2. Information Disclosure Statement filed 07/06/04 has been acknowledged and considered.

## **EXAMINER'S AMENDMENT**

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Maura Moran on 11/19/09.

Please enter the following amendment:

1. (Currently Amended) A computer-implemented method for processing insurance claims in a computer system having a plurality of software components, the method comprising ~~the computer-implemented steps of:~~

providing a processor and a memory storing computer readable code accessible  
by the processor for processing the insurance claims, the computer  
readable code comprising a text analyzer, a rules engine, and a score  
analyzer, and  
executing the computer readable code by the processor to perform:

identifying, by [[a]] the text analyzer using a specialized insurance  
dictionary, insurance data elements in text associated with an  
insurance claim;

extracting, by the text analyzer, the insurance data elements related to the  
insurance claim's subrogation potential, the text comprising at least  
one of the following: sentence textual groups and non-sentence  
textual groups;

storing, by the text analyzer, the extracted insurance data elements in  
data tables corresponding to the insurance claim;

developing a subrogation potential score by [[a]] the rules engine for each  
of the insurance data elements, wherein the developing further  
comprises:

calculating the subrogation potential score using a set of rules  
created from existing historical claim data, or  
assigning the subrogation potential score using the set of rules; and

determining, by [[a]] the score analyzer, if the insurance claim has subrogation potential based on the subrogation potential scores developed for each of the insurance data elements.

2. (Canceled)

3. (Currently Amended) The computer-implemented method of claim 1, wherein the ~~analyzing~~ identifying further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

4. (Previously Presented) The computer-implemented method of claim 3, wherein the groups are non-sentence groupings.

5. (Canceled)

6. (Previously Presented) The computer-implemented method of claim 3, wherein the groups are sentences.

7. (Currently Amended) A computer-implemented method for processing an insurance claim in a computer system having a plurality of software modules, the method comprising ~~the computer-implemented steps of:~~

providing a processor and a memory storing computer readable code accessible by the processor for processing the insurance claim, the computer readable code comprising a receiving module, a separating module, a text analyzer, an assigning module, and an evaluating module, and executing the computer readable code by the processor to perform:

receiving text corresponding to the insurance claim by [[a]] the receiving module, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

automatically separating the text into groups of words by [[a]] the separating module;

identifying, by [[a]] the text analyzer using a specialized insurance dictionary, insurance data elements of [[an]] the insurance claim in the groups of words;

extracting, by the text analyzer, the insurance data elements related to the insurance claim's subrogation potential;

storing, by the text analyzer, the extracted insurance data elements in data tables corresponding to the insurance claim;



developing a value for each of the insurance data elements by [[an]] the  
assigning module, the value reflecting each insurance data element's  
relevance to the claim subrogation potential, wherein the developing  
further comprises:  
calculating the value using a set of rules created from existing historical  
claim data, or  
assigning the value using the set of rules; and  
evaluating the values developed for the insurance data elements by [[an]] the  
evaluating module to determine whether the insurance claim has  
subrogation potential.

8. (Previously Presented) The computer-implemented method of claim 7, wherein the value is a subrogation potential score.

9. (Previously Presented) The computer-implemented method of claim 7, wherein the values are based on historical data about subrogation of insurance claims.

10. (Previously Presented) The computer-implemented method of claim 7, wherein the values are based on industry practice regarding subrogation of insurance claims.

11. (Previously Presented) The computer-implemented method of claim 7, wherein the values are based on state law regarding subrogation of insurance claims.

12. (Currently Amended) A computer system for processing insurance claims comprising:

a processor; and

a memory storing computer readable code accessible by the processor for

processing the insurance claims, the computer readable code comprising:

a text analyzer software component configured for:

identifying insurance data elements in text associated with an insurance claim using a specialized insurance dictionary, extracting the insurance data elements related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups, and

storing, by the text analyzer software component, the extracted insurance data elements in data tables corresponding to the insurance claim; and

a rules engine software component configured for:

developing a subrogation potential score for each of the insurance data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of  
rules created from existing historical claim data, or  
assigning the subrogation potential score using the set of  
rules; and  
determining if the insurance claim has subrogation potential based  
on the subrogation potential scores developed for each of  
the insurance data elements; ~~and~~  
~~a processor to run the text analyzer and the rules engine.~~

13. (Canceled)

14. (Currently Amended) The computer system of claim 12, wherein the text  
analyzer software component further comprises:

- a word parser for separating the text into words;
- a sentence splitter for collecting the words into groups; and
- a grammatical parser for parsing the groups into the insurance data elements.

15. (Currently Amended) The computer system of claim 14, wherein the  
specialized insurance dictionary is used by at least one of the word parser, the sentence  
splitter, and the grammatical parser.

16. (Currently Amended) A computer system for processing an insurance claim, comprising:

a processor;

a memory storing computer readable code accessible by the processor for

processing the insurance claims, the computer readable code comprising:

a text analyzer software component configured for:

receiving text corresponding to the insurance claim,

identifying insurance data elements in the text using a specialized  
insurance dictionary,

extracting the insurance data elements, the text comprising at  
least one of the following: sentence textual groups and non-  
sentence textual groups, and

storing, by the text analyzer software component, the extracted  
insurance data elements in data tables corresponding to  
the insurance claim; and

a rules engine software component configured for:

developing a value for each of the data elements, the value  
reflecting each insurance data element's relevance to claim  
subrogation potential, wherein the developing further  
comprises:

calculating the value using a set of rules created from  
existing historical claim data, or  
assigning the value using the set of rules; and  
evaluating the values developed for the insurance data elements to  
determine whether the insurance claim has subrogation  
potential; and  
~~a processor that runs the text analyzer.~~

17. (Currently Amended) The computer system of claim 16, further comprising a processor that runs the rules engine software component.

18. (Currently Amended) The computer system of claim 16, wherein the values are based on historical data about subrogation of insurance claims.

19. (Currently Amended) The computer system of claim 16, wherein the values are based on industry practice regarding subrogation of insurance claims.

20. (Currently Amended) The computer system of claim 16, wherein the values are based on state law regarding subrogation of insurance claims.

21. (Previously Presented) A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module for:

identifying insurance data elements in text associated with an insurance claim using a specialized insurance dictionary,

extracting the insurance data elements related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups, and

storing the extracted insurance data elements in data tables corresponding to the insurance claim;

an assigning module for developing a subrogation potential score for each of the insurance data elements, wherein the developing further comprises:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules; and

a determining module for determining if the insurance claim has subrogation potential based on the subrogation potential scores developed for each of the insurance data elements.

22. (Canceled)

23. (Previously Presented) The computer usable medium of claim 21, wherein the analyzing module further comprises:

- a separating module for separating the text into words;
- a collecting module for collecting the words into groups; and
- a parsing module for parsing the groups into the insurance data elements.

24. (Previously Presented) A computer usable medium having computer readable code embodied therein for processing an insurance claim, the computer readable code comprising:

- a receiving module for receiving text corresponding to the insurance claim, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;
- a separating module for automatically separating the text into groups of words;
- an analyzing module for:
  - identifying insurance data elements of an insurance claim the groups of words using a specialized insurance dictionary,
  - extracting the insurance data elements related to the insurance claim's subrogation potential, and

storing the extracted insurance data elements in data tables  
corresponding to the insurance claim;  
an assigning module for developing a value for each of the insurance data  
elements, the value reflecting each insurance data element's relevance to  
claim subrogation potential, wherein the developing further comprises:  
calculating the value using a set of rules created from existing historical  
claim data, or  
assigning the value using the set of rules; and  
an evaluating module for evaluating the values developed for the insurance data  
elements to determine whether the insurance claim has subrogation  
potential.

25. (Previously Presented) The computer usable medium of claim 24, wherein the value is a subrogation potential score.

26. (Currently Amended) A computer-implemented method for processing insurance claims in a computer system having a plurality of software components, the method comprising the computer-implemented steps of:  
providing a processor and a memory storing computer readable code accessible  
by the processor for processing the insurance claims, the computer  
readable code comprising a text analyzer and a referral engine, and



executing the computer readable code by the processor to perform:

identifying, by [[a]] the text analyzer using a specialized insurance dictionary, insurance data elements in text associated with an insurance claim;

extracting, by the text analyzer, the insurance data elements related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups;

storing, by the text analyzer, the extracted insurance data elements in data tables corresponding to the insurance claim; and

determining, as a function of subrogation potential scores associated with at least a set of the insurance data elements by [[a]] the referral engine, wherein the subrogation potential scores are developed by:

calculating the subrogation potential score using a set of rules created from existing historical claim data, or

assigning the subrogation potential score using the set of rules, whether the insurance claim is to be referred for subrogation.

27. (Previously Presented) The computer-implemented method of claim 26, further comprising:

developing the subrogation potential scores for the set of insurance data elements.

28. (Currently Amended) The computer-implemented method of claim 26, wherein the analyzing identifying further comprises:

separating the text into words;

collecting the words into groups; and

parsing the groups into the insurance data elements.

29. (Previously Presented) The computer-implemented method of claim 26, further comprising:

applying a rule that specifies the set of insurance data elements and the

subrogation potential scores associated with the set of insurance data elements.

30. (Currently Amended) A computer system for processing insurance claims comprising:

a processor;

a memory storing computer readable code accessible by the processor for

processing the insurance claims, the computer readable code comprising:

a text analyzer software component configured for:

identifying insurance data elements in text associated with an insurance claim using a specialized insurance dictionary, extracting the insurance data elements related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups, and

storing, by the text analyzer software component, the extracted insurance data elements in data tables corresponding to the insurance claim; and

a referral engine software component configured for determining, as a function of subrogation potential scores associated with at least a set of the insurance data elements, wherein the subrogation potential scores are developed by calculating the subrogation potential score using a set of rules created from existing historical claim data, or assigning the subrogation potential score using the set of rules, whether the insurance claim is to be referred for subrogation; and

~~a processor to run the text analyzer and the referral engine.~~

31. (Currently Amended) The computer system of claim 30, wherein the referral engine further develops the subrogation potential scores for the set of insurance data elements.

32. (Currently Amended) The computer system of claim 30, wherein the text analyzer software component further separates the text into words, collects the words into groups, and parses the groups into the insurance data elements.

33. (Previously Presented) A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module for:

identifying insurance data elements in text associated with an insurance claim using a specialized insurance dictionary,

extracting the insurance data elements related to the insurance claim's subrogation potential, the text comprising at least one of the following: sentence textual groups and non-sentence textual groups, and

storing the extracted insurance data elements in data tables corresponding to the insurance claim;

a determining module for determining, as a function of subrogation potential scores associated with at least a set of the insurance data elements, wherein the subrogation potential scores are developed by calculating the subrogation potential score using a set of rules created from existing historical claim data, or assigning the subrogation potential score using the set of rules, whether the insurance claim is to be referred for subrogation; and a processing module to run the analyzing module and the determining module.

34. (Previously Presented) The computer usable medium of claim 33, further comprising:

an assigning module for developing the subrogation potential scores for the set of insurance data elements.

35. (Previously Presented) The computer usable medium of claim 33, wherein the analyzing module further comprises:

a separating module for separating the text into words;

a collecting module for collecting the words into groups; and

a parsing module for parsing the groups into the insurance data elements.

36. (Previously Presented) The computer usable medium of claim 33, further comprising:

an applying module for applying a rule that specifies the set of insurance data elements and the subrogation potential scores associated with the set of insurance data elements.

***Allowable Subject Matter***

4. Claims 1, 3-4, 6-12, 14-21, and 23-36 are allowed.
5. The claimed invention is directed towards a system and method for processing insurance claims.
6. The closest prior art of record includes:
  - a. Kucera (4,773,009) which teaches a method and apparatus for text analysis.
  - b. Rojewski (7,248,208) which teaches a method and system for indentifying subrogation potential and valuing a subrogation file.
7. However, the closest prior art of record does not teach using a specialized insurance dictionary.

***Conclusion***

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MICHELLE LE whose telephone number is (571) 272-8207. The examiner can normally be reached on 8 AM - 5PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jerry O'Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

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